

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/697,114 Confirmation No.: 8439  
Filed : October 31, 2003  
Applicant : Kight, et al.  
Title : Electronic Payments with Risk Based Selection  
of Type of Debiting of the Payers Deposit Account  
  
TC/AU : 3621  
  
Docket No. : 23952-0042  
  
Customer No. : 29052

STATUS INQUIRY

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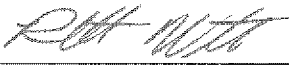
**Via EFS-Web**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants of the above-identified application request a written indication of the status of processing of this application. The last communication was the Notice of Acceptance of Power of Attorney mailed May 30, 2006, from the U.S. Patent and Trademark Office. A Preliminary Amendment and Supplemental Information Disclosure Statement were electronically filed on April 13, 2007. The undersigned has since heard nothing from the U.S. Patent Office and requests an indication of the status of examination of this application.

Respectfully submitted,

By   
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Date: **November 1, 2007**  
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